

## REMARKS

The Office Action mailed July 17, 2008, and made final, has been carefully reviewed and the following remarks have been made in consequence thereof.

Applicants thank Examiner Tran for the courtesy of the telephonic interview with Applicants' representative on October 17, 2008. In the interview, Examiner Tran and Applicants' representative discussed the Section 112, first and second paragraph rejections and the Interpretations of Claims Language in the Office Action mailed July 17, 2008. Specifically, Examiner Tran and Applicants' representative agreed that the term "contractual provision" is compliant with Section 112, first and second paragraphs, and that "contractual provision" should not be read as "complex transaction." This response is made in consequence thereof.

Claims 1-11, 20-32, and 48 are now pending in this application. Claims 1-11, 20-32, and 48 stand rejected.

The rejection of Claims 1-11, 20-32, and 48 under 35 U.S.C. § 112, first paragraph as failing to comply with the written description requirement is respectfully traversed. As agreed during the telephonic interview on October 17, 2008, Applicants' use of "contractual provision" satisfies Section 112, and Applicants respectfully request that the rejection of claims 1-11, 20-32, and 48 under Section 112 be withdrawn.

Regarding the Interpretation of Claims Language, Applicants traverse that "contractual provision" should be read as a "complex transaction." As agreed during the telephonic interview on October 17, 2008, "contractual provision" and "complex transaction" are not synonyms and, as such, this interpretation improperly imports portions of the specification into the claims and is generally unnecessary and potentially misleading.

The rejection of Claims 1-11, 20-32, and 48 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Pub. No. 2002/0046235 A1 (Foy) in view of U.S. Pub. No. 2001/0047326 A1 (Broadbent) is respectfully traversed.

Applicants respectfully submit that neither Foy nor Broadbent, considered alone or in combination, describe or suggest the claimed invention. At least one of the differences between the cited references and the present invention is that neither Foy nor Broadbent,

alone or in combination, describe or suggest a document assembly production system that includes a server configured to prompt a user to enter a workflow status representing a level of completion of the transaction type for which the documents are being assembled.

Examiner acknowledges on page 18 of the Office Action that Foy does not describe a workflow status. Although Examiner asserts that paragraph [0271] and Figures 5 and 20 of Broadbent describes “a workflow status of said document assembly,” Applicants respectfully submit that Broadbent does not describe or suggest a server configured to *prompt a user to enter a workflow status representing a level of completion of the transaction type for which the documents are being assembled*. (Emphasis added.) Rather, paragraph [0271] of Broadbent recites: “[0271] The ‘Loan Fulfillment Workflow Process’.” Moreover, Figures 5 and 20 merely illustrate an interface system and a screenshot that includes “You’ve completed Step 1 of our 5 step process.” In other words, Broadbent merely describes a system that displays that a step has been completed in a mortgage application process. As such, Applicants respectfully submit that Broadbent does not describe or suggest a system configured to *prompt the user to enter a workflow status* representing a level of completion of the transaction type for which the documents are being assembled as is recited in Claim 1. (Emphasis added.)

Foy describes a system for creating and delivering a document in a computer system. The server transmits to the client terminal prompts for guiding a user located at the client terminal through a document creation process. The user enters at the client terminal document creation information, and a complete document is created by an automated document creation process at the host server. The document creation information is used to select clauses from a set of clauses to create the document structure according to sets or rules. After the document has been created, a copy of the complete document is stored at the host server in association with a user identification, a version indicator, and a time stamp. A substantially complete document can be made available to users at client terminals, whereby the users can alter at the client terminal text in the document within the document structure. Notably, as admitted on page 18 of the Office Action, Foy does not describe or suggest a workflow status.

Broadbent describes a system for preparing a task list for a loan process. The system is used in the mortgage industry for generating and monitoring a set of required procedures involved in moving and tracking a mortgage loan, including generating a set of required tasks

for use in managing the mortgage loan process. Broadbent describes input screens for prompting a borrower to input data relating to a mortgage loan. These input screens may include a list of questions. Input screens to be completed by the borrower are shown in Figures 7-18 of the Broadbent reference, and it is apparent therefrom that the borrower is not being asked to select contractual provisions. Indeed, the mortgage application is not a contract at all. Moreover, nothing in the Broadbent disclosures states or suggests that any user may select certain contract provisions to the exclusion of others. Notably, Broadbent does not describe or suggest a server configured to prompt a user to enter a workflow status representing a level of completion of the transaction type for which the documents are being assembled.

Claim 1 recites a document assembly production system comprising: "a server having a plurality of templates and other document assembly assets including a plurality of input documents stored therein . . . and at least one remote computer configured to communicate with said server directing said server to access said plurality of templates and said other assembly assets to assemble fully formatted documents without using any document-assembly software and word processing software stored on said at least one remote computer, said server configured to . . . prompt a user through the at least one remote computer to select a template from the plurality of templates, each template is associated with a class of document to be assembled for a type of transaction, wherein each document class includes a plurality of document types, each document type represents specific contractual provisions typically associated with completing the corresponding transaction type, each template includes logic for controlling a structure of the assembled document wherein the logic controls displaying document structure questions and identifying input documents used for performing the document assembly . . . display document structure questions on the remote computer, wherein the document structure questions displayed are controlled by logic and conditions imbedded in the selected template and are displayed in a tree format, the document structure questions identifying a predetermined plurality of contractual provisions that the user can select from for inclusion within the assembled document, the document structure questions linked to specific document types representing the predetermined plurality of contractual provisions, wherein by responding to the document structure questions the user includes the selected contractual provisions within the assembled document to complete the transaction type . . . receive a response for each document structure question displayed, wherein the document structure responses determine the document types included within the

assembled document . . . identify pre-assigned, modifiable input documents from the plurality of input documents compatible with the selected template and the document structure responses for generating the documents to be assembled, the identified input documents including data fill-points . . . display transaction questions on the remote computer, wherein the transaction questions displayed are controlled by logic and conditions imbedded in the selected template and the document structure responses . . . receive a response for each transaction question displayed, wherein the transaction responses populate the data fill-points included within the identified input documents . . . generate the assembled document based on the identified input documents and the transaction responses received . . . and prompt the user to enter a workflow status representing a level of completion of the transaction type for which the documents are being assembled.

Applicants respectfully submit that no combination of Foy and Broadbent describes or suggests a document assembly production system as is recited in Claim 1. Specifically, no combination of Foy and Broadbent describes or suggests a server configured to *prompt the user to enter a workflow status representing a level of completion of the transaction type for which the documents are being assembled*. (Emphasis added.) Rather, in contrast to what is stated in the present claims, Foy does not describe or suggest a workflow status, and Broadbent describes a system configured to display that a step has been completed in a mortgage application process. Broadbent does not describe or teach *prompting a user to enter a workflow status representing a level of completion of the transaction type for which the documents are being assembled*. Rather, Broadbent describes a system that indicates each step as it is completed in a mortgage application process, but Broadbent makes no mention of a user entering a workflow status or of a workflow status that indicates a completion of an overall transaction and not just a single document being assembled as part of the overall transaction.

Accordingly, for at least the reasons set forth above, Claim 1 is submitted as patentable over Foy in view of Broadbent.

Claims 2-11 and 48 depend, directly or indirectly, from independent Claim 1. When the recitations of Claims 2-11 and 48 are considered in combination with the recitations of Claim 1, Applicants respectfully submit that dependent Claims 2-11 and 48 likewise are patentable over Foy in view of Broadbent.

Claim 20 recites a document assembly production system comprising: "a server . . . a database coupled to said server for storing a plurality of templates and other document assembly assets including a plurality of input documents . . . and at least one remote computer in communication with said server, said server in communication with a processor module, said server configured to . . . prompt a user through said at least one remote computer to select a template from the plurality of templates, each template is associated with a class of document to be assembled for a type of transaction, wherein each document class includes a plurality of document types, each document type represents specific contractual provisions typically associated with completing the corresponding transaction type, each template includes logic for controlling a structure of the assembled document including logic for controlling displaying document structure questions and identifying input documents used for performing the document assembly . . . display document structure questions on said remote computer, wherein the document structure questions displayed are controlled by logic and conditions imbedded in the selected template and are displayed in a tree format, the document structure questions linked to specific document types representing predetermined contractual provisions, wherein by responding to the document structure questions the user includes predetermined contractual provisions within the assembled document . . . receive a response for each document structure question displayed, wherein the document structure responses determine the document types included within the assembled document . . . identify pre-assigned, modifiable input documents from the plurality of input documents compatible with the selected template and the document structure responses for generating the documents to be assembled, the identified input documents including data fill-points . . . display transaction questions on the remote computer, wherein the transaction questions displayed are controlled by logic and conditions imbedded in the selected template and the document structure responses . . . receive a response for each transaction question displayed, wherein the transaction responses populate the data fill-points included within the identified input documents . . . generate the assembled document based on the identified input documents and the transaction responses received . . . and prompt the user to enter a workflow status representing a level of completion of the transaction type for which the documents are being assembled.

Applicants respectfully submit that no combination of Foy and Broadbent describes or suggests a document assembly production system as is recited in Claim 20. Specifically, no combination of Foy and Broadbent describes or suggests a document assembly production

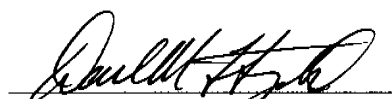
system that includes a server *configured to prompt the user to enter a workflow status representing a level of completion of the transaction type for which the documents are being assembled.* (Emphasis added.) Rather, in contrast to the invention, Foy does not describe or suggest a workflow status, and Broadbent describes a system configured to display that a step has been completed in a mortgage application process. Accordingly, for at least the reasons set forth above, Claim 20 is submitted as patentable over Foy in view of Broadbent.

Claims 21-32 depend, directly or indirectly, from independent Claim 20. When the recitations of Claims 21-32 are considered in combination with the recitations of Claim 20, Applicants respectfully submit that dependent Claims 21-32 likewise are patentable over Foy in view of Broadbent.

For at least the reasons set forth above, Applicants respectfully request that the rejection of Claims 1-11, 20-32, and 48 under Section 103 be withdrawn.

In view of the foregoing remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully submitted,



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